IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

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| IN RE: | * | |
| XIOMARA SIFUENTES BONILLA | * | CASE NO. 16-00030/ESL |
| Debtor(s) | * | CHAPTER 7 |
| ----------------------------------- | | |
| BANCO POPULAR de PUERTO RICO | * | INDEX |
| Movant | * | |
| XIOMARA SIFUENTES BONILLA<br>And WIGBERTO LUGO MENDER, ESQ.<br>As CHAPTER 7 TRUSTEE<br>Respondent (s) | *<br><br>* | |

**DEBTOR'S RESPONSE TO *MOTION FOR RELIEF FROM AUTOMATIC STAY* DOCKET NO. 38**

TO THE HONORABLE COURT:

**NOW COMES, XIOMARA SIFUENTES BONILLA,** debtor, through the undersigned attorney, and very respectfully states and prays as follows:

1. On August 16 2016, Banco Popular de Puerto Rico ("BPPR"), filed a motion for relief from automatic stay in the present bankruptcy case, docket no. 38, basically alleging that the debtor is in post-petition arrears in the mortgage loan payments to said creditor.

2. The debtor respectfully submits that she is hereby consenting to the lift of stay in favor of BPPR to allow the debtor to meet with movant BPPR and request/apply for a mortgage loan modification through BPPR's loss mitigation division.

3. Therefore, the debtor hereby consents to the lifting of the automatic stay in favor of BPPR. In the event the parties do not reach an agreement as to the modification/loss mitigation of BPPR's mortgage loan, the debtor does not waive her right to be discharged

of any personal liability regarding any deficiency claim that may result from an *IN REM* foreclosure action pursued by BPPR. 11 U.S.C. Section 727(b); 11 U.S.C. Section 524(a).

**WHEREFORE**, debtor respectfully requests from this Honorable Court to grant the present motion consenting to BPPR's request for the lift of stay in the above captioned Index.

**I CERTIFY** that on this same date a copy of this motion was filed with the Clerk of the Court using the CM/ECF filing system, which will send notification of same to: the Chapter 7 Trustee, Wigberto Lugo Mender, Esq.; Juan C. Fortuño Fas, Esq., Counsel for BPPR; I also certify that a copy of this motion was sent via regular mail to the debtor/respondent Xiomara Sifuentes Bonilla, PO Box 82, Juncos, PR 00777.

**RESPECTFULLY SUBMITTED**. In San Juan, Puerto Rico, this 23rd day of August, 2016.

*/s/Roberto Figueroa Carrasquillo*
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